

SERFF Tracking Number: STLG-128439859 State: Arkansas
 Filing Company: Sterling Life Insurance Company State Tracking Number:
 Company Tracking Number: 8.102.12
 TOI: MS09 Medicare Supplement - Other 2010 Sub-TOI: MS09.000 Medicare Supplement Other 2010
 Product Name: 8.102.12 - Trusted Value Brochure - Med Supp Advertisement Filing
 Project Name/Number: /

Filing at a Glance

Company: Sterling Life Insurance Company
 Product Name: 8.102.12 - Trusted Value SERFF Tr Num: STLG-128439859 State: Arkansas
 Brochure - Med Supp Advertisement Filing
 TOI: MS09 Medicare Supplement - Other 2010 SERFF Status: Closed-Filed- State Tr Num:
 Closed
 Sub-TOI: MS09.000 Medicare Supplement Co Tr Num: 8.102.12 State Status: Filed-Closed
 Other 2010
 Filing Type: Advertisement Reviewer(s): Stephanie Fowler
 Author: Jennifer Marinas Disposition Date: 06/05/2012
 Date Submitted: 06/01/2012 Disposition Status: Filed-Closed
 Implementation Date Requested: On Approval Implementation Date:
 State Filing Description:

General Information

Project Name: Status of Filing in Domicile:
 Project Number: Date Approved in Domicile:
 Requested Filing Mode: Domicile Status Comments:
 Explanation for Combination/Other: Market Type: Individual
 Submission Type: New Submission Individual Market Type:
 Overall Rate Impact: Filing Status Changed: 06/05/2012
 State Status Changed: 06/05/2012
 Deemer Date: Created By: Jennifer Marinas
 Submitted By: Jennifer Marinas Corresponding Filing Tracking Number:
 Filing Description:
 Re: Sterling Life Insurance Company Medicare Supplement and Select Insurance Advertisement Filing
 Filing - NAIC#77399

Sterling Advertising - Initial
 8.102.12 - Trusted Value Brochure - Replaces: 8.100.10 - SERFF Tr Num: STLG-126814524

Dear Sir/Madam:

Attached please find the above referenced advertisement for your review and approval for the Medicare Supplement

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and Select policies which have been filed and approved by your department.

This is a general overview brochure about Sterling as a company and highlights the Sterling products. This brochure can be used in branding, prospecting, point of sale, recruiting, business to business, training, and a variety of other situations. It may be printed or used in an on-screen format. It can be mailed, emailed through PURL, displayed on the Sterling website, displayed on tables, presented in appointments, and used in other similar situations. It is to be printed on tri-fold glossy paper. This replaces the prior approved advertisement piece form number: 8.100.10 - SERFF Tr Num: STLG-126814524.

Statement of variability:

1. Plans may be discontinued or plan names may change slightly
2. Dental disclaimer may be updated periodically
3. AM Best Rating is reviewed annually and may change
4. Phone numbers, URLs and addresses may change

If you should have any questions, you can contact me directly at 360/392-9201, or via email at jennifer.marinas@windsorhealthgroup.com

Sincerely,
Jennifer Marinas
Legal Assistant
Legal Department
Sterling Life Insurance Company
State Narrative:

Company and Contact

Filing Contact Information

| | |
|-----------------------------------|--|
| Jennifer Marinas, Legal Assistant | jennifer.marinas@windsorhealthgroup.com |
| 2219 Rimland Drive | 360-392-9201 [Phone] |
| P.O. Box 5348 | 360-647-8632 [FAX] |
| Bellingham, WA 98227 | |

Filing Company Information

| | | |
|---------------------------------|-----------------|-----------------------------------|
| Sterling Life Insurance Company | CoCode: 77399 | State of Domicile: Illinois |
| P.O. Box 5348 | Group Code: 361 | Company Type: Insurance |
| | | Company - Life, Accident & Health |

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Product Name: 8.102.12 - Trusted Value Brochure - Med Supp Advertisement Filing
Project Name/Number: /
Bellingham, WA 98227 Group Name: State ID Number:
(360) 647-9080 ext. [Phone] FEIN Number: 13-1867829

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? Yes
Fee Explanation: \$50 per advertisement - IL state of domicile
Per Company: No

| COMPANY | AMOUNT | DATE PROCESSED | TRANSACTION # |
|---------------------------------|---------|----------------|---------------|
| Sterling Life Insurance Company | \$50.00 | 06/01/2012 | 59629122 |

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Product Name: 8.102.12 - Trusted Value Brochure - Med Supp Advertisement Filing
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Correspondence Summary

Dispositions

| Status | Created By | Created On | Date Submitted |
|--------------|------------------|------------|----------------|
| Filed-Closed | Stephanie Fowler | 06/05/2012 | 06/05/2012 |

SERFF Tracking Number: *STLG-128439859* *State:* *Arkansas*
Filing Company: *Sterling Life Insurance Company* *State Tracking Number:*
Company Tracking Number: *8.102.12*
TOI: *MS09 Medicare Supplement - Other 2010* *Sub-TOI:* *MS09.000 Medicare Supplement Other 2010*
Product Name: *8.102.12 - Trusted Value Brochure - Med Supp Advertisement Filing*
Project Name/Number: */*

Disposition

Disposition Date: 06/05/2012

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: STLG-128439859 State: Arkansas
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Company Tracking Number: 8.102.12
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Product Name: 8.102.12 - Trusted Value Brochure - Med Supp Advertisement Filing
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| Schedule Form | Schedule Item | Schedule Item Status | Public Access |
|---------------|------------------------|----------------------|---------------|
| | Trusted Value Brochure | Filed-Closed | Yes |

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Form Schedule

Lead Form Number:

| Schedule Item | Form Number | Form Type | Form Name | Action | Action Specific Data | Readability | Attachment |
|----------------------------|-------------|-------------|------------------------|---------|--|-------------|---|
| Filed-Closed 06/05/2012 | 8.102.12 | Advertising | Trusted Value Brochure | Revised | Replaced Form #: 8.100.10 Previous Filing #: STLG-126814524 | | 8.102.12_Trusted_Value_Sterling_Brochure[1].pdf |

*Dedicated
to insurance
solutions
&
improving
the health
and well-being
of our members.*

Contact Sterling today
for more information!

Toll-free [1-888-909-1713], TTY [711]
[www.sterlinginsurance.com]

This is a solicitation of insurance. Contact may be made by Sterling or a Sterling agent. Not all plans are available in all areas.

For Sterling Premier® and Medicare Select Supplement Insurance, neither Sterling nor its agents are connected with or endorsed by the United States government or the federal Medicare program. These policies may have exclusions, limitations and reductions of benefits. For costs and complete details of coverage, contact Sterling.

Administrative offices:
P.O. Box 5348, Bellingham, WA 98227-5348
Phone: [1-888-909-1713], TTY: [711]
[www.sterlinginsurance.com]



Trusted.
Value.
Sterling.



STERLINGSM
INSURANCE

Underwritten by
Sterling Life Insurance Company

Sterling Insurance works with individuals and businesses to offer insurance products for adults of all ages, including Medicare beneficiaries.

Insurance Products include¹:

- **[Medicare Supplement** - health coverage in addition to traditional Medicare]
 - **[Premier®** - standard supplement plans with flexibility to choose any doctor or hospital that accepts Medicare patients]
 - **[SELECT** - Medicare Supplement plans with lower premiums in exchange for using network hospitals and facilities]
- **[Whole Life Insurance]**
- **[Critical Condition Insurance** - covers 10 major critical illnesses and conditions]
- **[Cancer Insurance** - pays a lump sum upon diagnosis or treatment of certain cancers]
- **[Sterling Dental** – quality, affordable dental coverage for individuals²]

Trusted – Reliable.

Local Expertise – National Presence

Sterling Insurance, established in 1958, is now licensed in 50 states, plus Washington, D.C., and has sales offices across the country. Sterling Insurance is a division of Windsor Health Group (WHG), a subsidiary of Munich Health North America, Inc.

Financial Stability

Sterling is rated ["A-" (Excellent)] by A.M. Best.* This rating is assigned to companies that have an excellent ability to meet their ongoing obligations to policyholders.



* As of [5/2011]. For the latest rating, please visit www.ambest.com

Why Choose Sterling?

✓ Sterling Value

The value of a Sterling plan is more than just affordable premiums. Our insurance products offer the coverage you need with a variety of plan choices and access to the quality care you deserve.

✓ Knowledgeable Agents

Our attentive sales professionals will help you make a well-informed choice and find the plan that best fits your needs.

✓ “Real People” Customer Service

With Sterling, help is just a phone call away. We take pride in our customer service and provide quick and easy access to a person on the phone to help you.

✓ Automated Claims Processing

Electronic Medicare Supplement claims processing increases the speed and accuracy of your medical claims.

Put the trusted value of Sterling in your plan today!

For more information, contact your local Sterling agent or call [1-888-909-1713].

¹ Not all plans are available in all areas.

² Underwritten by Madison National Life Insurance Company, Inc. (MNL)